



Dear International SMU Students,

On behalf of the Student Health Center, welcome to SMU!

For the 2026-2027 Academic Year, SMU has partnered with Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team and **Blue Cross and Blue Shield of Texas** to provide high-quality health insurance coverage for our students and their dependents. The University's Student Health Insurance Plan (SHIP) provides coverage for accidents and sicknesses, hospitalizations, emergency room, wellness and other services. Your Deductible will be waived for treatment at the Student Health Center. The plan also provides travel assistance services for medical evacuations and repatriation. To learn more, please visit smu.myahpcare.com and select "Benefits."

SMU requires all International students, attending on a visa and taking one (1) or more credit hours, to enroll in the University's Student Health Insurance Plan.**

You should enroll in the Plan after you have selected your classes and before the Fall waiver deadline. To do so:

1. Go to the Student Center component of [My.SMU.edu](https://my.smu.edu)
2. Click "Student Health Insurance" tile
3. Select "Mandatory Health Insurance"
4. Add your Date of Birth and Social Security Number
5. Click the Enroll button and the semi-annual premium will be charged to your SMU tuition account

** There are two possible exceptions to this requirement:

- The Embassy purchases and provides the student with comparable US health insurance coverage.
- A spouse or parent extends U.S. medical insurance benefits through their US employer to the International student, including international medical evacuation and repatriation.

If either exception applies to you, you are eligible to submit a waiver from purchasing the University Student Health Insurance Plan. **To be considered for a waiver you must take the following steps:**

- Click the Waive button from step five in the above instructions to complete the International Waiver form.
- Provide a copy of your health insurance policy or certificate and Insurance ID card (front & back).
- Submit the information to the Student Health Center by the required waiver deadline. Students only have to submit a waiver once a year.
 - Fall 2026: September 7, 2026
 - Spring 2027: February 7, 2026 (New students only)

Please Note: International policies or policies from the student's home country do not qualify for a waiver.

If you take no action to either enroll in the University's Student Health Insurance Plan or seek and receive a waiver approval by the deadline, you will automatically be enrolled in the SMU plan for students and the premium charges will be applied to your account. These charges are non-refundable. Please do not wait to be auto-enrolled as this delays your information transferring to Blue Cross and Blue Shield of Texas.

After you have been enrolled in the Student Health Insurance Plan, you can register for and access your Insurance ID card at smu.myahpcare.com/additionalresources under Insurance ID Card.

If you have any questions, please contact the Insurance Office at the Student Health Center at studenthealthinsurance@smu.edu or (214) 768-3408.